

**Table I.C.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
Industry group **								
Agric., fish., forest.	19.5%	--	--	--	--	--	6.6% *	30.0%
Mining	13.1% *	3.7% *	--	26.3%	14.2% *	11.1% *	20.9% *	12.9% *
Construction	21.2%	13.5% *	13.6%	18.8%	39.1%	20.0%	14.0%	29.2%
Manufacturing	13.2%	10.4%	13.1%	13.2%	13.3%	13.3%	11.8%	13.4%
Transp., commu., util.	12.9%	24.6%	14.2% *	17.9%	14.0% *	11.3%	17.1%	12.3%
Wholesale trade	18.5%	8.9%	16.4%	11.6%	14.9%	25.3%	12.8%	21.0%
Retail Trade	27.7%	10.5%	15.8%	23.4%	24.9%	32.1%	16.2%	30.4%
Fin., ins., real est.	17.7%	8.5%	5.6%	15.6%	16.8%	22.0%	7.8%	20.9%
Services	16.3%	9.5%	12.0%	15.4%	16.6%	20.3%	11.7%	18.6%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	18.4%	11.0%	14.0%	17.4%	16.8%	21.3%	13.6%	20.1%
For profit, unincorporated	16.4%	11.7%	9.4%	13.5%	15.9%	29.5%	11.8%	20.5%
Nonprofit	14.2%	3.9%	6.6%	10.9%	19.9%	16.1%	6.4%	17.4%
Unknown	22.4%	--	--	35.1%	24.5%	22.1%	29.6% *	22.4%
Age of firm								
Less than 5 years	16.0%	11.4%	18.4%	17.4%	21.0%	16.7%	14.6%	19.1%
5-9 years	15.5%	11.0%	16.4%	16.1%	21.5%	11.8%	14.1%	17.3%
10-19 years	15.5%	9.8%	13.4%	15.4%	17.7%	22.1%	12.2%	19.0%
20 or more years	15.9%	9.5%	10.0%	16.1%	16.1%	19.3%	11.2%	17.8%
Unknown	22.4%	10.6% *	33.7% *	29.5%	24.2%	22.3%	27.7%	22.4%
Multi/single status								
2 or more locations	20.0%	14.7%	9.6%	16.2%	17.2%	21.5%	13.9%	20.3%
1 location only	14.1%	10.0%	13.1%	16.2%	18.2%	9.4%	12.1%	17.8%
Percent full-time employees								
Less than 25%	15.0%	10.5% *	22.3% *	13.4% *	13.6% *	19.5%	18.2%	13.8%
25-49 %	20.4%	6.5% *	19.4%	14.0%	21.6%	22.4%	12.6%	21.9%
50-74 %	18.6%	10.5%	13.8%	15.6%	18.4%	22.6%	12.7%	20.9%
75% or more	17.7%	10.2%	12.3%	16.3%	17.4%	20.9%	12.2%	19.7%
Union presence								
No union employees	17.5%	10.5%	12.9%	16.8%	17.0%	21.7%	12.6%	19.9%
Has union employees	15.4%	7.7% *	7.8% *	10.8%	19.3%	15.6%	8.4% *	16.2%
Unknown	23.3%	1.4% *	16.6%	9.8% *	23.8%	24.2%	10.3%	24.1%
Percent low wage employees **								
50% or more low wage	22.1%	10.6% *	14.5% *	23.6%	21.1%	30.0%	16.0%	25.2%
Less than 50% low wage	15.4%	10.4%	12.5%	15.8%	16.8%	17.8%	12.3%	17.4%
Unknown	22.3%	4.7% *	15.8% *	22.6%	23.1%	22.6%	10.2%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
Industry group **								
Agric., fish., forest.	3.26%	--	--	--	--	--	2.93% *	5.14%
Mining	5.86% *	2.66% *	--	6.86%	10.31% *	9.65% *	7.13% *	4.28% *
Construction	4.55%	4.05% *	2.95%	3.58%	9.54%	3.53%	2.55%	6.52%
Manufacturing	0.62%	1.95%	2.76%	1.32%	1.88%	0.56%	1.75%	0.56%
Transp., commu., util.	1.66%	5.97%	6.01% *	3.11%	4.94% *	3.12%	3.44%	2.26%
Wholesale trade	1.98%	2.19%	3.22%	1.97%	2.42%	3.65%	1.97%	2.75%
Retail Trade	0.96%	1.29%	1.63%	2.06%	2.07%	1.51%	1.02%	1.16%
Fin., ins., real est.	1.11%	2.24%	1.69%	4.37%	1.80%	2.09%	1.28%	1.60%
Services	0.69%	0.97%	1.42%	1.02%	0.72%	1.60%	0.85%	0.93%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.42%	0.86%	0.80%	0.94%	0.98%	0.95%	0.45%	0.48%
For profit, unincorporated	1.31%	1.68%	1.98%	1.85%	3.20%	3.96%	0.95%	2.67%
Nonprofit	1.54%	0.81%	1.54%	2.02%	3.47%	2.34%	0.67%	2.44%
Unknown	1.19%	--	--	7.48%	2.53%	1.38%	9.09% *	1.19%
Age of firm								
Less than 5 years	1.35%	2.03%	3.24%	2.09%	2.24%	2.41%	2.12%	2.04%
5-9 years	1.17%	1.09%	3.29%	1.43%	2.49%	1.66%	1.43%	2.15%
10-19 years	0.96%	1.08%	1.45%	1.24%	1.80%	4.16%	0.78%	1.69%
20 or more years	0.84%	0.99%	1.46%	1.54%	2.30%	0.76%	0.80%	0.96%
Unknown	0.88%	3.59% *	10.29% *	3.19%	1.46%	0.96%	6.14%	0.88%
Multi/single status								
2 or more locations	0.61%	3.68%	1.59%	1.12%	0.89%	0.75%	1.39%	0.60%
1 location only	0.84%	0.43%	0.91%	0.97%	3.46%	2.42%	0.40%	2.23%
Percent full-time employees								
Less than 25%	1.71%	4.69% *	6.92% *	7.08% *	5.75% *	2.13%	4.42%	2.46%
25-49 %	3.15%	2.15% *	3.75%	3.31%	2.06%	5.49%	1.43%	3.79%
50-74 %	1.23%	2.00%	2.15%	2.14%	1.84%	2.33%	1.32%	1.44%
75% or more	0.42%	0.43%	0.92%	0.95%	2.05%	0.62%	0.35%	0.59%
Union presence								
No union employees	0.29%	0.35%	0.74%	0.82%	0.84%	0.58%	0.34%	0.35%
Has union employees	2.29%	9.65% *	4.78% *	2.58%	5.63%	1.10%	3.43% *	2.37%
Unknown	2.08%	7.44% *	4.50%	3.47% *	2.06%	2.32%	2.44%	2.13%
Percent low wage employees **								
50% or more low wage	1.40%	3.33% *	4.42% *	2.93%	3.91%	2.42%	2.82%	1.45%
Less than 50% low wage	0.54%	0.36%	0.82%	0.92%	1.85%	1.00%	0.31%	0.86%
Unknown	1.04%	1.86% *	5.19% *	2.06%	2.08%	1.01%	2.09%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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